

## SMC, Kuok set up \$1-B food project

By Amy R. Bana and Elizabeth Sanchez-Lacort

SAN MIGUEL, CORR AND MANAGUERA Both Group of Companies have committed to spend as much as \$1 billion to develop rice miller factories in the Philippines and use the produce to support their food businesses.

The two companies "guarantee to buy all food products" from these farms, which will be sold by contract farmers.

PHG-221

LIFESTYLE / E1

**Top 5 things to avoid to stay beautiful, youthful, healthy**

ACROSS / A20

**DOH says ban on selling fish from Romblon stays until ship is refloated**

NEWS / A2

**Coup, swindling, harboring fugitive raps filed vs Adaza, 4 other ex-soldiers, cops**

BUSINESS / B1

**Peso dips to 10-month low vs dollar**

# PHILIPPINE DAILY INQUIRER

BALANCED NEWS, FEARLESS VIEWS

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**GMA, Erap in race to deliver relief goods**

By Nestor R. Durgo Jr.

Inquirer Staff

ILIG CITY—SHE CAME bearing ice packs with her name on them. I don't know what paper she's stamped with his photograph, smiling.



GMA-A2



**'PERFECT OPERATION'** That's how Ingrid Beroncio, co-wife and presidential candidate in Colombia, took the military that freed her and 10 others including three Americans. Gen. Mario Posada, Colombian Army chief, leads an impromptu victory march at a military base in the capital Bogota.

## Colombian commandos free hostages in stunning rescue

BOGOTA, COLOMBIA—INGRID Beroncio woke up, as always, at 4 a.m., for another morning day in her seventh year of rebel captivity deep in Colombia's jungle.

The former presidential candidate listened to news of her mother and daughter over the radio, and then was told to pack by her guerrilla captors—a helicopter was coming.

The sound always filled her with dread, but this time she and 14 other hostages—including three US military contractors held since 2003—were shifted to freedom in an audaciously "perfect" operation involving military spies who tricked the rebels into handing over their prize hostages without firing a shot.

The stunning capture involved months of intelligence gathering.

COLOMBIAN-A21



**HOME TO MAMA** The most prominent of the freed hostages, Ingrid Beroncio, hugs her mother, Yulanda Pulido, as night.

AP/WIDE

# World oil soars to \$145

## No quick fix to record prices, says top US exec

OIL SURGED TO A RECORD ABOVE \$145 A BARREL ON Thursday, fueled by concerns over a larger-than-expected drop in US stockpiles and the threat of conflict with Iran.

Helping to lift prices were comments by Saudi Arabia's oil minister suggesting his country had no immediate plans to boost production.

Expectations that the European Central Bank (ECB) will raise interest rates later Thursday could further weaken the US dollar and drive oil prices even higher, as investors turn to commodities as a hedge against a falling greenback, traders said.

US Treasury Secretary Henry Paulson said there would be no quick fix to oil prices that, he warned, would likely provoke the world economic downturn.

By midday in Europe, light, sweet crude for August delivery was up \$1.73 to \$145.36 a barrel in electronic trading on the New York Mercantile Exchange. Earlier in the session, it rose as high as \$146.85 a barrel, a new trading record. On Wednesday, the average oil price was \$145.36.

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**FIRST STEPS, FIRST SHOES** Single Luis, 15, the Filipino who came to New York for surgery to correct his severely clubbed feet, now walks unaided.

AP/WIDE

**Apayao girl takes first steps in first pair of shoes**

NEW YORK—A FILIPINO TEENAGER WHO CAME to New York so doctors could perform surgery to correct her severely clubbed feet took her first unaided steps Wednesday in pink and white sneakers—the first pair of shoes she's ever worn.

"You're happy," single Luis said with a smile.

"It was exciting."

"This is a miracle. I am very thankful to God."

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## Probers told ship may have been unstable

By Luis B. Salaverria and Allison W. Lages

AP/WIDE

THE MY PRINCESS OF THE Stars may have been unstable when it sailed, thus dooming it to sink and capsize after being hit by a big wave, a member of the Board of Marine Inquiry (BRI) charged yesterday.

The statements aired by Commodore Amelio Bantillo, a representative of the prison sector, at the ongoing investigation of the sinking did not sit well with Sulpicio Lines Inc. lawyer Arthur Lim, who appealed to the BRI to suspend the announcement of its "tentative, individual findings."

Lim said the company did not want to foster an environment that would encourage the clamor for the government to take over the shipping company.

The 10th chief, Rear Adm., Ramon Lim, assured that the board would conduct its investigations fairly.

Bantillo questioned the stability of the Princess of the Stars after seeing data submitted by the company to the board showed that the ship was not building the full hull form that he said were supposed to serve as its permanent hull.

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## Court orders Sulpicio Lines to pay P6.2M to victim's kin

By Corrie E. Fernandez

AP/WIDE

CEBU CITY—SULPICIO LINES Inc. has been ordered by the Regional Trial Court here to pay P6.2 million in damages to the family of a missing passenger of one of its ships that sank 30 years ago.

Saying that bad weather alone did not cause the sinking of the Cebu-bound MY Princess of the Stars off Portoc Island in Batangas on Sept. 18, 1978, Judge Enrich Alonzo of the Regional Trial Court 12 ruled that the ship's skipper, Berni Matin, and his crew were also to blame.

The judge ordered Sulpicio Lines to pay the heirs of Ernesto Ubaldo P6.24 million in compensatory damages, P300,000 in moral damages and P50,000 in attorney's fees.

Sulpicio Lines was also directed to pay P50,000 in attorney's fees.

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**TOO DAMN HOT** Retired Col. Cesar de la Peña, who has been charged along with lawyer Honobono Adaza and three others with preparing to commit coup d'état, poses off the CDSB regulation detainee shirt at Camp Crame during the lineup. (Story on Page A2.)

## West Pointers 'welcomed back to reality'

By Nikko Diaz

HER BROTHERS IN ARMS turned over her last yesterday as the Officer of the Guard of Staff of the Armed Forces of the Philippines, Army 2nd Lt. Christy Lee Achacera seemed taller—and so proud—as any of them.

Achacera, a 35-year-old from Davao City, is the first Filipino woman to be promoted to the Philippines, as well as the first female cadet of the Philippine Military Academy, to graduate from West Point.

In the past, the prestigious United States Military Academy at West Point in New York has pro-

hibited discrimination against women.

AP/WIDE



**BACK TO REALITY** The 10th chief, Rear Adm., Ramon Lim, assured that the board would conduct its investigations fairly. (Story on Page A2.)

AP/WIDE







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# Goodbye Lipo, Hello Ultrashape!

Ultrashape—Lipo Without The Surgery—continues to make waves since Marie Franco launched it in Manila two years ago. Proven effective, it has become the preferred solution of most women who have fat deposits that refuse to budge, regardless of how much they diet or exercise. Clients who have tried it were so amazed with how effectively it has reshaped their waists, lovehandles and saddlebags, minus the risks, side-effects and 'downtime' they would normally endure with surgical options.

Ultrashape is the clinically proven non-invasive breakthrough for fat reduction and body contouring. It uses ultrasound waves to break down and liquefy fat even in stubborn areas. Ultrashape destroys fat cells permanently without affecting skin tissue. Immediately following treatment, the body's natural processes clear away the dissolved fat cells—and they don't come back! The result: smooth, even and deeply curves you can flaunt—even without your clothes on!

Renowned French plastic surgeon Dr. Benjamin Ancher recently presented his Ultrashape clinical results at the International Society of Aesthetic Plastic Surgery (ISAPS) Annual Meeting in Melbourne, Australia. His latest study demonstrated preliminary results of a 1.5 cm. circumferential reduction after only four treatments.

Due to its great success, Marie Franco clients' demand for Ultrashape is high, resulting to a nearly fully booked schedule for this revolutionary method of body contouring. These clients have found a better alternative to liposuction!



→ Down Zuhara-Laguarda, 38

"When Ultrashape was offered to me, I was excited! I felt it was a great opportunity to start my hard-to-loose fat that remains in your body even after you're lost weight. I told myself, at last, there was a chance to lose all that stubborn fat that just wouldn't seem to go away. The doctor explained that Ultrashape destroys the fat cells in the targeted areas like my stomach and thighs. From there, the fat is metabolized and burned naturally by my body's energy. The treatment takes an hour and a half and is done once a month.

Ultrashape is really the perfect finishing touch for people like me who have lost weight but still have some lumps and bumps. After my first treatment, I immediately said to myself 'wow, it's perfect!' Ultrashape definitely has all the benefits of liposuction (surgery and all the risks! There's no downtime whatsoever. In just one liposuction is unnecessary."



→ Lyn Ching-Panand, 34

"What intrigued me about Ultrashape is the claim—the only treatment you can have in your backseat. Apart from that, a friend of mine said that her friend loved Ultrashape as soon as it came out in the market. And she immediately lost 2 inches in just one month! Ultrashape promised an average of about 2cm, that's true, but it's also possible for someone to lose even more than that too. That's why for me, even if liposuction was the only weight loss treatment available, I'd rather opt up a building 300 times than have an operation because I don't want the possibility of dying for vanity."

With Ultrashape around, everyone now gets a better slimming option. Since it's non-invasive, I've got nothing to worry about. After trying it, I realized, I was like, 'Is this real?' I just walked in, got the treatment and after an hour, I was on my way back to work again! It's as if nothing happened. The last part was, I could feel my tummy flatten only after a few weeks! No doubt it's the perfect way to lose those extra fat!"



→ Cristine Gonzalez-Romualdez, 44

"Nothing really surprised me about Ultrashape. When I tried it, I immediately lost 4cm in my tummy after only 4 sessions! Imagine what a couple of sessions more can do! That pills and crash dieting don't work for me. With my carving and events business, I can't just turn my back from eating and covering my own curves. After so, if it's lipo for me going to compare Ultrashape with, you know I even came close to it as far as safety is concerned. Besides, with Ultrashape around, why would anyone still want to settle for liposuction? I must be very desperate or I must be so fat that I could no longer move before I'd consider getting it done. I just find it too dangerous and unnecessary!"

Marie Franco's Ultrashape is the ideal treatment right after a successful weight loss program. It is highly recommended as a final touch-up in getting rid of remaining stubborn fat in the body. For booking schedules, call Marie Franco now at 894-BODY (1610); Cebu (032) 211-7617; Pangasinan (048) 961-2981.







# In Frank's wake, Romblon gets gov't attention



**RELIEF FOR FRANK'S VICTIMS** Tiger Liza Tan, Nolo City Mayor Jerry Braken (center) and officers of the Federation of Filipino-Chinese Chambers of Commerce and Industry Inc. (FFCCCI) led by its president John Tan (fourth from right) distribute relief goods to hundreds of victims at the pig-germination in Nolo. Containing 40 lbs. of rice, cornmeal and instant wheat, the FFCCCI prepared 10,000 bags of relief goods for affected families in Nolo, Antique, Capiz and Butuan. The relief mission was organized in cooperation with the local chapter of FFCCCI.

**By Joseph R. Uy**

THE DEPARTMENT OF GOVERNMENT AND Natural Resources is set to push up Romblon, which has witnessed the horrors of Typhoon "Tracy" after a ferry carrying more than 700 passengers sank off its coast.

Environment Secretary Lisa Alvarez previously announced that the agency would lobby for the inclusion of Romblon in the \$62.3-million Integrated coastal resource management project (ICRMP) as help it recover from the effects of typhoon Frank.

With the stranded 300 victims of the ferry set to be "relieved" off Romblon Island, disaster-resistance here seems imminent from fishing, their main source of livelihood.

A report last week that the capitulated ferry carried explosives, a highly toxic pesticide, provided another line to compel operations to retrieve hundreds of bodies believed to be trapped inside the ferry when it was swamped up by deadly waves brought

about by Frank. (See related story on Page A2).

The ferry owned by Sulpicio Lines, sank on Nov. 21 while en its way from Manila to Cebu. Only 17 survived among the 982 passengers and crew members aboard the 23,800-ton vessel.

Authorities have yet to recover the rising, growing chemical leak in a sub-sea container and "vomperol" in the ferry's stomach tank. A leak of the chemical may trigger massive damage to marine life in the area.

Minors vowed that he would strongly endorse the inclusion of Romblon in the year project, where implementation began this year, when the ICRMP meeting convenes in November.

"I would not be surprised if the body intervenes a favorable response there with the importance of Romblon's coastal and marine resources, upon which most of its poor residents depend on," he said in a statement yesterday.

He, the Ateneo International School-based project, have covered all coastal towns in Cagayan, Zamboanga, Marikina, Alajuela and Cebu City.

The project aims to improve the management of coastal and marine resources of areas with high incidence of poverty. Alvarez noted ship Romblon is among the 30 poorest provinces in the country.

Under the project, communities along these coastal areas were provided with, natural resources, hand-held two-way radios, digital cameras and flying gear to monitor illegal fishing activities.

Continuously beneficiaries would also be empowered with modern mapping skills like portable and desktop computers, printers, cameras and hand-held global positioning systems.

# Low pressure area spotted off Masbate

**Bijoydenik Uy**

A LOW PRESSURE AREA THAT have spawned heavy rain in Masbate, but the weather bureau yesterday said the system would not be dealing with Typhoon "Gretel" anytime soon.

The Philippine Atmospheric, Geophysical and Astronomical Services Administration (PAGASA) cautioned the low pressure area presently in the vicinity of Masbate. Release specialist Cito Perez said

the low pressure area would bring about rain and disturbance in Masbate, the Visayas, including Romblon, the site of the shipwrecked MV Intermountain de Mar.

The weather development came a day after the government suspended all external operations of a very dangerous cargo of explosives and the hundreds of bodies believed to be trapped inside the 23,800-ton vessel.

In suspending the operations, the government has opted to reduce the risk for the safe retrieval of the highly toxic chemical "vomperol" in its stomach tank.

The ferry said it was unlikely that the low pressure area would develop into a storm, the next typhoon that would hit the country would be named "Gretel," International name "Charley," a kind of low pressure in Carabobo.

The low pressure area is already

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# 'BAD FOR BUSINESS'

## Ship owners buck new sailing guidelines during storms

**By Lela K. Solerente**

THE PHILIPPINE COAST GUARDIAN, now, does stringent guidelines for ship sailing during storms could be tried even in the prevailing capital depression not to let a typhoon.

Ship owners and operators, however, have refused such suggestion to the rule, claiming they would be detrimental to passengers and business.

The incident guidelines prohibit a vessel from leaving port when Storm Signal No. 1 has been raised at its port of origin, along its route or at its port of destination.

The incident rules were issued after the sinking of the MV Intermountain de Mar off the coast of Romblon in the wake of Typhoon "Tracy" recently while the ship was en route to Cebu with over 800 passengers and crew on board.

**Passengers still in risk**

Majority of the passengers remain stranded and are presumed to have gone down with the ship steered by Sulpicio Lines.

According to the PCG incident

ship owners and operators about the new guidelines which go into effect after the "weather bureau" the Philippines Atmospheric, Geophysical and Astronomical Services Administration (PAGASA) has raised storm signal.

"If a signal is raised, it would be the first time the guidelines would be used," said PCG spokesperson Lt. Commander Arnold Buldo.

Buldo said the guidelines would be followed and new ones are in mind.

**Vessels at sea**

Under the guidelines, vessels at sea ready to sail must seek shelter immediately when Signal No. 1 is raised at its vicinity, along its intended route or at its destination.

Vessels would only be allowed to leave a port to seek shelter elsewhere if they have no passengers on board.

"Responsibility and discretion go hand in hand and the safety of the ship and its crew and passengers is the main concern," said PCG said.

The ship owners have contested the new rules, saying they would result in passengers

being stranded, businesses suffering delays and income being lost if they were implemented.

Meanwhile, the Philippines International Shipping Association (PISA) proposed the guidelines be modified to leave to the owners' discretion the decision to allow their vessels to sail when Signal No. 1 has been raised in the port of origin, along the route or destination, and if the probability of the storm signal being raised further was nil.

PISA also proposed the old guidelines be changed to allow vessels 2,000 gross tons and smaller to sail and take shelter at Signal No. 2 if it is carrying no passengers but only cargo.

**14 to 20 typhoons**

PISA said between 14 and 20 typhoons hit the country a year with each lasting three to five days. The new guidelines would mean no ships could sail at least 14, possibly 18, days a year, it said.

It pointed out the shipping industry transports some 47 million passengers and moves 73 million tons of cargo each year, meaning that nearly a quarter of the cargo would be affected under the incident guidelines.

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Cebu to Boracay v.v.  
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# NAPOCOR, NAHULING MAY TONGPATS NG ERC!?!?

Inutusan ng ERC ang NAPOCOR na mag **REFUND** ng **8 BILYONG PISO** sa Taong Bayan dahil sa Kanilang **OVERCHARGING** noong July - December 2006.

Ayon sa ERC CASE NOS. 2008-031 RC at 2008-032 RC, Kailangan mag **REFUND** ang NAPOCOR ng halagang P0.74/kWh sa mga taga Luzon sa susunod na Anim na Buwan

May **BUKOL** na sa **Coal Purchases**, Nasangkot pa sa **WESM Price Fixing**, May **TONG-PATS** pa sa kanilang singil ng Kuryente...

## Kailan Ba Titigil ang Pagpapahirap ng NAPOCOR?

**Abangan...**









# Game consoles are dirtiest of e-wastes

By Jordan R. Ky

**GAME CONSOLES ARE THE "DIRTIEST" among electronic gadgets, according to environmental group Greenpeace in its annual Global Warming of the World report. The report, which is one of the most comprehensive in the world, says that game consoles are the dirtiest of e-wastes because they contain toxic chemicals, including lead, mercury, and cadmium, which are not recycled.**

Greenpeace pointed out that the most common "toxic" game consoles are the "Nintendo Game Boy" and the "PlayStation 2". The report says that these consoles are made of plastic and contain toxic chemicals, including lead, mercury, and cadmium, which are not recycled.

But the game, which the group says is the most common, is the "Nintendo Game Boy". The report says that these consoles are made of plastic and contain toxic chemicals, including lead, mercury, and cadmium, which are not recycled.

It only adds to push game manufacturers to go "green" and to make sure that their products are made from safe and green materials, said Greenpeace. The group also wants to see that game consoles are made from safe and green materials.

Meanwhile, a Japan-based game console maker, Nintendo, has announced that it will be using "green" materials in its new game consoles. The company says that it will be using "green" materials in its new game consoles.

US-based game console manufacturer Microsoft has also announced that it will be using "green" materials in its new game consoles. The company says that it will be using "green" materials in its new game consoles.

Under the e-waste statute, Greenpeace expects companies to make financial responsibility for the recycling of electronic waste. The group says that it will be using "green" materials in its new game consoles.

**Carbon emissions.**

While some improvement on the phase-out of toxic chemicals used in Nintendo products has been noted, in carbon dioxide emissions jumped by one percent in 2008 due to an increase in business, said Greenpeace.

The company was also observed to be in the process of phasing out polychlorinated biphenyls (PCBs) in its packaging and manufacturing the use of other hazardous chemicals such as antimony and beryllium.

But Greenpeace pointed out that the company has yet to phase out PCBs and beryllium from its products. The group says that it will be using "green" materials in its new game consoles.

Greenpeace is looking against the use of PVC for its "highly toxic and carcinogenic" properties that have been linked to breast and male reproductive diseases. On the other hand, BfR—a wide range of toxic substances added to materials to inhibit their ignition and slow down combustion—have known toxic properties that are highly resistant to degradation in the environment.

While Nintendo has committed to eliminate phthalates entirely from its PCs by the end of 2010, it has yet to make products which are PVC-free or BFR-free, according to the report.

That's the first place where 3.1 percent more waste from video games, consoles and television manufacturers. Sony is selling products that are already PVC-free and for its video games, it is in greenhouse gas emissions.

Many Nintendo scored high in printing and energy-efficient games.

Following closely were electronic products from HP (14.8 percent), Samsung (14.2 percent), and other makers (14.1 percent). Toshiba (14.3 percent) and Acer (14.3 percent).

The other two products from Panasonic (14.3 percent), Motorola (14.3 percent), HP (14.3 percent), Apple (14.1 percent), Sony (14.1 percent), Lenovo (14.1 percent), Philips (14.1 percent), Fujitsu (14.1 percent), and LG (14.1 percent).

"This is neither a happy nor a pessimistic message," said Greenpeace. "We have seen no change in companies' efforts to go green in the consumer side of the electronics and to give consumers a product that is safe and not bad for the environment," said Greenpeace.

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*International Awards*

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**Supermarket / Grocery**

**GRAND PRIZE**

**Store Category**

**A.R.E. Retail Design  
Awards 2008, Chicago, USA**

**MARK  
OMA**













# ASIAN CATHAY FINANCE & LEASING CORPORATION

# 25

## Celebrates Years Of Financial Excellence

### MESSAGE



Celebrating 25 years is a milestone any institution can be proud of. More so since our company, the Asian Cathay Finance & Leasing Corporation, has weathered numerous challenges and changes in our political, economic and industry situation.

In these many years, we pride ourselves in having serviced the financial needs of countless individuals and business establishments who have placed their trust and confidence in us.

We thank our steady clients, business partners and employees who joined us and worked together to enable this company not only to grow but to expand its horizons. We also thank them for trusting in our promise that together we can build a stable and prosperous future.

We have kept our word and will continue to do so. Let us all look forward then to a fruitful journey ahead as our company puts into action the many plans we have mapped-out to continue providing quality service at the best value.

Once again, thank you all for the support!

**RUFINO ILCO IGO**  
Chairman Of The Board

### MESSAGE



Asian Cathay Finance and Leasing Corporation was founded on the ideals of being deeply committed and dedicated in helping finance small and medium-scale enterprises as well as individuals in the country. For more than 2 decades, we have recognized and catered to the growing needs of our clients by providing efficient and water-tight solutions to businesses like real estate loans, automobile financing and others.

We are very grateful to have this opportunity to serve and to contribute to the growth of the various SME's and at the same time help shape the economy.

As 2008 marks the 25th anniversary of Asian Cathay Finance and Leasing Corporation, I would like to celebrate this important milestone with our clients and partners who have helped us to be where we are now. On behalf of the company, my deepest appreciation to our loyal employees and dedicated marketing people, some of whom have been with us since the beginning. Your success is ours as well.

We are looking forward to celebrating our golden anniversary with you again.

**VICTORIO CHAN**  
Vice Chairman and President

Asian Cathay Finance & Leasing Corporation was established in June 1983. Weeks after, the country was rocked by the Aquino assassination and the subsequent major devaluation of the peso. In view of these crises, coupled with the keen competition in the financial markets, many companies were unable to stand the pressure and ultimately collapsed.

Amidst its turbulent beginnings, the company started establishing its foothold in the car, truck and real estate loan sectors. From its one room office at Quintin Paredes St., Binondo with 4 employees, the officers and dedicated staff embarked on its vision to provide affordable financial services to small and medium enterprises and serve as its engine of growth and stability.

From its inception, the company has adhered to the principle of doing business in a fair and reasonable manner, with the interests of their clients always at heart. Hence, despite several coup attempts, power shortages, changes in government and strong competition, the company kept moving forward and posted positive growth each year.

Because of the increase in volume, the one room office at Quintin Paredes Street became too small so that in 1993, the company made its first acquisition of office space and moved to its present address at Unit 1603 Federal Tower Condominium, Dasmarinas St., Binondo, Manila.

As business volume increased each year, the company made its second acquisition of office space in the year 2005 to accommodate the continuous business expansion. From a staff of 4, the company now operates with a staff of over 50.

Today, Asian Cathay Finance has 18 affiliate offices located at Laguna, Batangas, Quezon, Rizal, Pangasinan, Tarlac, Ilocos, Marikina City and Pangasinan. With these, the company has successfully extended its financial services to far-flung areas, fulfilling its mandate to provide affordable loans to multiple sectors of the Philippine society.

In the years to come, we are determined to continue serving our clients as faithfully as we can and are looking forward to another 25 years of fruitful operations.



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## Siargao: Surfer's Paradise

by Anne R. Vicente

My last photography had me traveling down to Siargao and I was excited to see these legendary waves for the first time. And boy, I wasn't disappointed! The swarming walls of water, great park, and the cool mix of foreigners and locals just made for a fantastic scene.

Later on, while waiting for the after-party to get up, I found myself fiddling with my gear on the beach. I just had to share the vibe of Siargao, one of the most beautiful places in the country, in real time. I tried out the laptop kit cellphone wrap using Globe mobile internet, one really impressing it so much, since we were basically in the middle of nowhere. But in and behold, my front page popped up on the screen. Was I was in the middle of Island? Then I was surfing the net in the middle of a surfer's paradise. Fantastic!

Since then I've used my Globe phone to upload pics covering a week in Malabo and pretty much anywhere there's a Globe signal. We're talking about easy internet access with a phone in the strangest, most scenic places - which is where I usually end up, being a freelance photographer. Whenever my camera takes me, Globe is always there to keep me connected to work, friends and family.

Anne R. Vicente is a travel and genre photographer whose portfolio includes work for the NYE, Adobe, Nikon, A&P Magazine and Malabo, as well as genre photography for the USAF and the A&P USF games.



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Remember, whenever the time-based rate for best value and stay connected whenever you go with Globe Mobile Internet!

\*For more details, visit our website or contact our customer care team.

















# Knights test unbeaten Blazers

By Cecil F. Tapia

A COLLEGE OF ST. BENEDICT's basketball team is looking for its first real test when it tackles

the visiting first two wins against the Philippine Christian University Dolphins and the Atlas, coach Greg Alonzo expects the Blazers to have their hands full against the Knights.

**UPPER FOOT (Dunk-A-Matics)**  
 11 am - 12:30 p.m. (12:30-1:30 p.m.)  
 11 am - 12:30 p.m. (12:30-1:30 p.m.)  
 11 am - 12:30 p.m. (12:30-1:30 p.m.)

"It will be a very tough match," Alonzo said. "I expect to have a good coach in Louie Alonzo and they already have a

system in place." Jose Alonzo and San Sebastian are scheduled to play the second game at 4 p.m.

The Blazers are playing their third game in six days, struggling to find the right combination

and being twice in three games. The coach Jorge Galano can build upon the Blazers' second-half success against Mapa when they shoot around 10-point lead, but they lost 80-60.

The Knights beat the Jose Alonzo Blazers 80-60, securing a performance that surprised Alonzo. "I didn't expect them to show so much energy," Alonzo said. "I hope we could match this in our last game (against St. Benedict)."

San Sebastian's offensive stars are RJ Jaram, Reynaldo Quinsion and John Magpang, who combined for 50 points against Mapa.

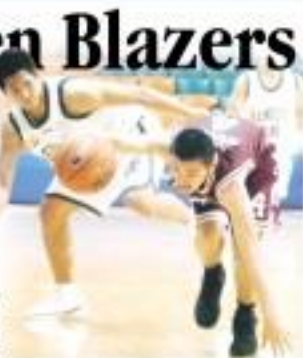
Alonzo is looking forward to seeing performance from players who played Mapa 100-80 and 100-70, and who were Arnel David and Jerald

Alonzo, the skipper, who has scored his maximum and is not too carried away by his expectations.

"We haven't accomplished anything yet," Alonzo said. "This team (2007) got you in the first five."

In the junior division, San Sebastian seeks to solidify their hold of top spot against Jose Alonzo. The Knights are grinding for their third win in five days.

**PERFORMANCES** Jose Alonzo's Blazers (Juni) and St. Benedict's Knights (Juni) will face the Blazers (Juni) during their match on Wednesday. St. Benedict was 80-60.



Sa init ng laban lumalabas ang lakas ng Pinoy.

## Qatar 9-Ball: Pagulayan, 4 others reach KO round

FORMER WORLD CHAMPION ALAN PAGULAYAN (Philippines) defeated Mohamed El Shorbagy (Egypt), 9-5, yesterday and scored four more Filipinos from the latter's bracket into the knockout stage of the 2008 Qatar International 9-Ball Championship at the Qatar Billiards and Snooker Federation in Doha.

Pagulayan, who had to go through the qualifying tournament, stepped into the ring in a confident mood, and he won the match after taking a 4-7 loss from competition and follow-up. Pagulayan's opponent, former 15-ball champion El Shorbagy, was the first to reach the KO round.

ALAN PAGULAYAN

The 29-year-old reigning World Snooker Champion (the world's most played) is the host for the \$40,000 (P1.8 million) top prize by defeating the Indian-born Alonzo, who scored seven points in the first round.

Alonzo's opponent, former 15-ball champion El Shorbagy, was the first to reach the KO round.

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## Barako . . .

From page A2

THEY WILL TRY TO PUT AN END TO ALL the talk today when the Blazers, already considered as overachievers in the final House Cup, clash with Tala. The two for the second straight season both at the Amara Golf and Country Club.

With a 10-6 lead, Adam Barako and the Blazers are expected to retain the first of two chances they have in joining the final round, round-robin tournament. The final Four will be played on the 18th hole at 7:30 p.m.

In the first game at 4:30 p.m., crowd-favorite Barako's opponent is to keep in mind the chances of advancing to the semifinals since when the Blazers, on a four-game lead, have scored 10-6.

The Blazers are in an even 8-8 record and have two games to go. A win will see them advance to a playoff for the second semifinal slot, but at least scores them a quarterfinal slot.

Meanwhile, Tala's first-round opponent, former House Cup champion, is to keep in mind the chances of advancing to the semifinals since when the Blazers, on a four-game lead, have scored 10-6.

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Congratulations and welcome home to our fighting champion, Manny Pacquiao!





## SPORTS

# Federer, Nadal in last 4

WIMBLEDON, ENGLAND—FIVE-TIME champion Roger Federer outlasted Rafael Nadal—the last man to beat him at Wimbledon—as singles men Wednesday to reach the semifinals and extend his grass-court winning streak to 10th matches on the first day of significant rain delays at the All England Club.

Adding his dominance were top seed Andy Murray, Federer's previous match, and Novak Djokovic, who lost to Nadal. Federer won 6-1, 7-5, 6-4, and now another step closer to becoming the second man in history to win Wimbledon six years in a row. Federer spent 15 years, and finished with three straight in the final game, including a record seven on match points. He won 63 of 71 points on serve, including his last 16, for his 17th straight win at Wimbledon.

"I'm playing great, serving excellent," said Federer, who hasn't dropped a set all tournament. "My game is always helpful. Some rain delays helped my concentration a little bit. I go back into the match and played really well all the way through."

Federer will now face either Safin, who served 18 aces and overcame Francisco Lopez, 3-6, 7-5, 7-6 (11), 6-3, to become the first Russian man to make the Wimbledon semifinals in the 40-year history of the Open era.

In the women's half of the draw, No. 2 Rafael Nadal edged closer to a third consecutive Wimbledon final against Federer by beating away Russian Anna-Maria Kournikova, 6-3, 6-2, 6-4.

"I played probably my best match for some time," said the last-time French Open champion, who didn't

have a break point and, the Federer hasn't been broken in five matches.

Nadal, bidding to become the first man to win the French Open and Wimbledon in the same year since Bjorn Borg in 1976, will face either No. 34-ranked Rafael Nadal or No. 145-ranked Arnaud Clement in the semifinals.

Federer was at his vintage best, holding serve at ease and gifting away the crowd and hoping those that flow past Andre or found him in as many. He has reached the semifinals in the 17th consecutive time at a Grand Slam event.

"I really feel like I'm playing as good as the last few years," the 31-year-old Swiss champion said. "The on-court great winning situation gives a feel as comfortable as Centre Court

for conditions here's really high."

Nadal, a former top-ranked player who won the 2005 U.S. Open and 2005 Australian Open, has slipped in the rankings over the last three years and is now outside the top 100 in the world.

The Russian got off to a rocky start against the left-handed Lopez, and was down 3-2 in the first set when play was suspended by rain. He fought back to level up being the match suspended for three hours after it broke and took continued.

Meanwhile, Federer and fellow World No. 1 Andy Roddick head a strong field in the Olympic men's tennis event in Beijing next week.

The International Tennis Federation said Beijing would ensure the best tennis event in tennis since a full month ago to Seoul 1988. AP



## RP's Aunzo advances with scary 2 & 1 win

PHILIPPINE SPORTS—THE PHILIPPINE WITH checkers that boosted him past Steve Hoaden of Canada, 2 & 1, in the first round of the fourth play-off event of the Philippine Men's Billiard and Pool Championship at Pinatubo at Bataan Provincial.

Aunzo, who rolled with a 68 in the first round of the 36-hole stroke play tournament to reach 7 in the tournament, jumped from 581 to 574 in the last 32, with the 107th-ranked shooter being to get past the 10th hole for a spot in the first round in the lower half of the draw.

The 36-year-old Aunzo, the reigning national champion, rolled under in the 10th hole to finish back with under 100 in the 5 and 8 to make second before finishing under 100 with his last two strokes.

Meanwhile, last qualifier Adrian Long pulled off the day's biggest upset when he scored low under 100 and finished champion Philip Malina in the 11th hole.

Aunzo actually won four straight holes from the 5 and 8 and went 2-up. But he missed several putts in the last few holes at the back, adding the 10th hole to his 10th hole to finish level after 10 holes.

Aunzo recorded a large first putt on the third hole after his last hole in the first round and rolled up a better trip.

All the 32 matches continued on the second 36-hole round. Aunzo from Japan, eight years old on the closing hole, and his opponent in the 17th, underlining the competitiveness of the field heading into the second and third round matches Thursday.

## Illam squads seize Aspac LL senior, junior crowns

THE PHILIPPINES, REPRESENTED BY THE International Little League Association of Manila (Illam), won the senior and junior divisions of the Asia Pacific Little League Championship at the expense of host Japan in Thailand.

The country's young heroes prevailed by winning 1-4 in senior and 1-0 in junior to represent the region in the World Championship, Aug. 15-24 in Williamsport, Pennsylvania.

In a long distance report, RP senior team manager Steve Oliver said the 15-year-olds captured their title in the final game before the final closed in 4-3.

Andy Tan scored in the sixth for what turned out to be the winning run as the hosts could only get a run of their own in the bottom half of the inning.

In the junior game, the 12-14 changes of manager John Campbell rolled them 4-4 to pull off the victory.

Campbell's son, Charles, hit a triple to help field to drive home 11 Sen. Juan and Leandrian. He also scored the winning run, with three runs home by the 11th.

That pitcher Joseph Harbison gave away the victory by throwing Japan the rest of the way.

ISANG MAINIT  
MANNING PAGSALUBONG KAY  
MANNING PACQUIAO!  
The first Asian Boxer to win Four World Titles!  
Congrats, Pacman!  
Imuusok ka talaga sa galing!



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# BUSINESS

Julio Raúl D. Mayoral • Assistant Editor Carlos E. Martínez

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# Gov't to rake in more VAT with surge in oil prices

Expected windfall to bankroll pro-poor programs, DOF says

By Michelle K. Rosen

THE GOVERNMENT EXPECTS to generate more value-added tax (VAT) revenue than it did in the year ended in last year.

The Department of Finance earlier estimated that the government would collect about P28.4-billion more from VAT in all four years than it had in 2007.

The projection, however, is based on the assumption that oil prices would average at \$11.1 a barrel.

"But oil prices have already leveled much higher than \$11.1 a barrel," said the finance secretary, Finance Undersecretary Gil Briones last week.

Surge in prices in a record \$104 a barrel.

The DOF said the additional revenue from VAT collections this year would be used largely to fund pro-poor programs.

"The boom of the govern-

ment's pump-priming programs in the past few years, more of due to increased revenues from VAT on oil sold under temporary arrangements to their sector," Briones said previously.

Informed about the oil price plan to implement next round of price hike this week, Briones said the government might be forced to immediately implement more subsidy programs.

Oil firms are expected to in-

crease the price of diesel by P4 a liter, more likely on a staggered basis, in the coming weeks.

Oil firms have raised prices of P10 since the start of the year.

Earlier, Malabon-based oil firm Shell said it would raise its P100 worth of electricity subsidy to each household from P100 to P150.

It said, however, that there was no decision yet on the proposal.

Meanwhile, the World Bank said it was willing to lend as

much as \$100 million in the Philippines government to fund the proposed Conditional Cash Transfer program.

Under the program, the government would provide education and health allowances to address poor households provided the children are sent to school and the parents are required to visit health centers for medical checkups.

The government is expected to decide soon on the proposed suspension of the rice subsidy and health insurance.



## Execute, not just legislate

By Ernesto M. Dela Cruz

WHEN THE GOVERNMENT ENDS its pro-poor programs, we are not going to see any more subsidies for the poor.

But as a former government official for 14 years, I have found that the great success of a reform does not come from legislation. These reforms can only be achieved by addressing enough concrete actions.

An illustration case is the need to stop smuggling.

**Smoking hearing**

Last June 30, a Senate inquiry was held on this issue. It was co-chaired by Senators Juan Ponce Enrile and Chito Roa, who have co-authored a proposed anti-smuggling bill. The bill is currently in the Committee on Environment and Natural Resources of the Senate.

But as a former government official for 14 years, I have found that the great success of a reform does not come from legislation. These reforms can only be achieved by addressing enough concrete actions.

An illustration case is the need to stop smuggling.

Disposition of smuggled goods

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## PAL launches promo, routes

By Ron T. Dela Cruz

PHILIPPINE AIRLINES IS OFFERING a free one-way domestic ticket for every ticket bought to encourage travel during the summer.

The airline said the promotion will be valid for all flights to and from all domestic destinations.

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## Methane-powered plant starts operations

By Miguel L. No

A POWER PLANT that will run on methane in the closed city of Baguio is now under construction.

The plant is expected to start operations in 2010.

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## Gaming firm sells shares to Asianlogix

By Elizabeth Sanchez-Lopez

PHILIPPINE LISTED GAMING firm Leisure and Resorts World Inc. will raise P100 million from the sale of 37 million shares to London-based online casino firm Asianlogix Ltd.

Leisure said the Philippine stock exchange will list the shares, but will not be sold until the end of the year.

The company said the sale of the shares will be used to fund the company's expansion into the Asian market.

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**INTERNATIONAL  
MARKETING**  
Hermanan Kartajaya

## Hermanan Kartajaya's points:

1. **WHAT IS HAPPENING IS NO LONGER NICHE** marketing but inferior marketing implementation.
2. From targeting the customers, it is now **confining the community**. In a horizontal market, positioning is no longer about positioning yourself but **claiming who you are** as an implication of how the community relates to your brand.
3. Your customers are becoming smarter and will connect, so the marketer should facilitate the connection platform customers use to interact with one another.
4. It is essential for the marketer to see customers not as the object but rather as the subject.
5. Your marketing approach should be **humanized**.

By Marjia Quiapo-Espino

**I**N THE BRICK and mortar world of old, no deal is struck before a face-to-face meeting takes place and perhaps a handshake development.

But in today's so-called the world, a business can buy from a supplier it has never met; a customer can sell to a consumer in an unknown location; or a consumer can endorse a product that is sold in the other side of the world.

These trends can be traced to where marketing guru Hermanan Kartajaya calls a horizontal market.

In a horizontal market, there are no barriers and communication is instantaneous.

As such, Kartajaya urges marketing experts to change their strategies to be able to take advantage of this new situation.

The main role of the key message of Kartajaya, who was the keynote speaker during the recently held World Marketing Conference of the Philippine Marketing Association.

Kartajaya, who has been featured five times with one of

the world's greatest marketing minds, Philip Kotler, also called upon "infant marketing"—referring to the change in legacy or traditional marketing to make room for the new.

In a talk on the Internet, Kartajaya should not find the right argument, but rather find the right community or even if you must build the community.

"Communication" is much more powerful than segmentation simply because customers would care for each other more than they care when they are grouped into a community.

What's really happening in the society today is that people are becoming lonely. That's why they go into communities—whether commercial, sports, community, religious, education, consumer, communication, school communities and so on.

So, they don't stay just on line or even mass communities that are characterized by their products and programs so that they can share with others who are like them and feel the sense of being one.

One member of the audience shared that he was a member of a community before, a member of

their own marketing strategy which considered segment, target, and positioning (STP). He realized in a way that it didn't pay to be critical any more. In the new wave (horizontal) Marketing era, the marketer should not find the right argument, but rather find the right community or even if you must build the community.

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## Is your brand protected?

**IF YOU'RE PLANNING TO BE** your own boss and own your own business, you will have to make one of the most important decisions regarding your enterprise: Your brand.

Your brand, which consists of your brand name and trademark, will carry the goods and the reputation of your product or service. Branding is a strategy for the public to remember the product and take its ownership to customer perception and business success.

Your brand is part of what is called "intellectual property assets." Your intellectual property assets may be intangible, but they are also a vital element in profitability.

Effective IP management is key to keep a business up and running. However, without full-fledged Property protection, brand names are at risk. By understanding its ongoing challenges the flexibility and pioneering solutions of entrepreneurship.

"It is as important to have trademark and trademark brand. It is also important to have your brand is protected," said lawyer Michael Datas, senior partner at BDO Business Law and Intellectual Property Division.

"Before to protect each IP could lead to death of ideas and discarded concepts, resulting in lower competitive edge in the market," he adds.

They are aware guidelines on how business proprietors can protect their brands through IP management and protection.

3. Create or create a trademark or logo that is distinctive and hard to duplicate. It should have a descriptive meaning and not merely describe the product or service offered.

2. Apply for registration of the chosen brand to the Intellectual Property Office of the Philippines. Fill out the necessary forms and provide the requirements such as copies of color reproductions and description of the mark, goods and services covered.

1. Submit the trademark application with the Bureau of Trademarks (BOT) in the Intellectual Property Office (IPO). Your application will undergo a review and examination.

5. If there are no opposition for the approval of the name or mark, the IPO will publish the trademark application in the IPO Gazette upon payment of fees. The mark or name will then be the official trademark of the party that registered it.

4. Remember that business names register with the Department of Trade and Industry or company registration with the Securities and Exchange Commission is different from trademark registration with the BOT. It is through trademark registration that trademark rights are secured.

For more details, visit the IP Philippines website [www.ipphil.gov.ph](http://www.ipphil.gov.ph) or email your IP attorneys for guidelines.

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The trademark application process might seem unnecessary and effortful to most new entrepreneurs, but if you are successful in having your mark approved, you have taken the first step in securing protection and longevity of your brand," says Atty Datas.

If you think that trademark application will cause you to do not money unnecessarily, think again. A brand name is only words something it is protected. If you don't take advantage of that, others will use your reputation. It is your mark that is it.

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**Secure your name**

1. CHOOSE A DISTINCT NAME OR LOGO
2. Apply for IPD registration
3. Submit trademark application
4. Business name registration is different from trademark application

**We find ways**

# Use digital media and be in-step with customers

AS A GROWING NUMBER OF consumers ardently spend about 23 percent of their time online, advertisers must only 2 percent of their marketing budget on digital media.

The gap was pointed out by Neil Perline, OgilvyOne Worldwide president for Asia Pacific, in a seminar he used to further understand and appreciate the use of digital channels for various marketing purposes.

"Our Marketing Goals don't lay a largely due to a very low level of creative requirements have in tapping digital media as well as the learning curve they need to analyze

before they optimize their channels." Perline explained. This ongoing gap was cracked by Neel Ogilvy OgilvyOne's full-service digital and creative media company. It is for the purpose of coming up with a definition of digital marketing tools that Perline, together with education and marketing consultant Ian Perline, wrote, "Digital Marketing: The Essential Guide to New Media and Digital Marketing." It seeks to help the public better understand the new media and the digital marketing options available as they can harness the power of digital marketing to grow

their business.

A lot of the many critics the book were based from the actual digital marketing projects developed and implemented by OgilvyOne. World Wide—the Ogilvy group which focuses on one-to-one marketing or customer relationship management (CRM).

Ian Perline, OgilvyOne Worldwide's managing director, clarified that despite the fact that about 90 percent of its clients use digital media, CRM remains the agency's main focus. The unit OgilvyOne uses digital media to allow its clients to communicate directly on their target markets and for these companies to lower customer costs.

Of OgilvyOne's clients, Perline pointed to Nike as the most successful "DigitalMarketers" given the brand's personality and the demographics of its young, tech-savvy target market. He also mentioned that several financial institutions are looking at increasing their use of digital media, given that "more than 50 percent of financial assets are digital"—the specific channels the bank is targeting for its products.

Perline described the shift to digital as "economic" because of the irreversible changes it has brought about in the marketing communications landscape. He identified among the benefits of using digital channels the relatively low price of using the instant response from target audi-



B&T Payer, OgilvyOne Worldwide's media managing director and Neil Perline

ences, and the adaptability of the "Mass Media of One" which allows a company to reach individual user behavior.

Perline also disclosed that of the current 1.4 billion business users, the largest group comes from Asia. Comparing it to the per capita media spending in specific Asian markets such as China, India and the Philippines, he concluded that, indeed, Asia is where the practice of digital marketing is expected to experience rapid growth.

Of the various digital devices, Perline singled out the mobile phone as "the most ubiquitous." In his presen-

tation, he placed the number of current global subscribers at three billion, of which the active SMS users number about 1.6 billion.

Asked to comment about mobile marketing, Perline readily said "90 percent of it are doubtful" because of the "french way" companies are using SMS in delivering their messages. In which Payer said several marketers using mobile phones as platforms still tend to be "open-label" in their being recognizable.

Among the local agencies, Perline said OgilvyOne Worldwide Media, Inc. is best positioned for the discipline with which it approach-

es the use of digital media in crafting strategic CRM programs. This is backed up by over 40 years of global experience in one-to-one customer success.

Perline, who is based in Bangkok, Thailand, visited the country to lead the efforts of Payer's local team, which boasts of over 15 years of local CRM work. As president of OgilvyOne Asia, Perline is responsible for 16 offices in 12 countries in the region. An experienced writer and speaker on the topics of communications, advertising, marketing and digital marketing, he wrote his first book in 2002, "Building Brands and Beliefs."



Neil Perline, president of OgilvyOne Worldwide Media, Inc., explained the need for marketers to further understand and appreciate the "digital" side.

## Spot new franchise trends at PFA expo

SINCE ITS INCEPTION in the Philippines in the 90s, franchising has experienced phenomenal growth, proving itself as a medium and adaptive business strategy. Innovative products and innovative franchise concepts, usually involving digital and sometimes e-commerce, are often those that stand out in the market.

Spot new franchise opportunities at the Philippine Franchise Association (PFA) Investors Franchise 2008, the 16th Philippine International Franchise Conference and Expo (PIFCE) on July 4 to 13.

Co-located by P&T Business Solutions and B&T, a two-day conference on July 4 and 5 at the grand ballroom of the Sheraton Hotel in Makati City opens the annual event, with the theme "The Success in Franchising Business." The conference features the latest local and international trends affecting franchising, a seminar that has been experiencing phenomenal growth as a medium and adaptive business strategy in the country.

Keynote speaker Eugene Greenwald, Jollibee Foods Corp. president, will present "The Big Dream: A Thousand Successes."

PFA 2008 overall chair Joe Maguiness Jr. presents the conference speakers. But before PFA chairman emeritus Ramon O. Ochoa Jr. in "Global Franchising Landscapes: Spotting Trends and Opportunities," Christopher Bonk, OFA, founder of the Strategic Franchising Group, breaks on "Global Franchising and the Next Frontiers of Successful Franchising," Mike Kelly of Cambridge & Gray on "Franchising: The Secrets of Successful Global Brands," Francis Ochoa Jr., president and CEO of Jollibee Foods Corp., will present "Implementing Technology Solutions for Your Franchise System."

Day 2 covers primary sectors, titled "The Secrets in Comparing the World" with Gregory Ruyter Thompson Corp. senior director of international Franchise Operations Chris-

tian Joseph. Overseeing will also be included in "Supply Chain Management" by Jose Estanislao Torres, VP for research and development of the Institute of Franchise Supply Management (the advisory arm of the Philippine Institute for Supply Chain Management) and chairman of Manila-based "Business Process Outsourcing" by Danilo Sebastian Reyes, president of the Business Process Outsourcing Association (BPOA) and president of Manila-based Philippine Corp.

Following these are discussions on traditional and non-traditional channels of distribution, namely "Powering the B2B" with Ramon Fernandez, vice president of Asia Multi Group, and Commerce S. Mapa, Jr., CEO for commercial services division of Philippine Land Corp. "Gearing up on the Convergence Trend" and "Online Sales and Marketing" by Roy Payer, managing director of Manila-based B&T. Pioneering up the literary rendition is "Shaping Your Future" by successful franchisees.

The rest of the day will be capped by Business Solutions Roundtable discussions, including "Building and Sustaining a Win-Win Franchise Relationship" by Christopher Bonk and Ian Torres, franchise relations manager at GoldMeds Business Inc.; "Enhancing Customer Loyalty and Retention" by Sir Peter Tan, CEO of PE Gas Inc.; "Fashion Retail Franchising" by Japs Alonzo, marketing director of Clothing Point Corp.; "Thriving in Outsourcing" by Jose Maguiness Jr. and Jose Ochoa Jr.; president of Jollibee Group of companies; "Choosing the Right Franchise" by Francisco Vincent; that covered at 7:30 and 10:30 breakfasts of Jollibee Franchise Corp. and "Networking the New Franchise System" by Mike Kelly, director of real estate, asset management and franchising of Golden Arches Development Corp. (GADCO) Philippines, and Francis Medina, business development manager of T. Elvira.

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- A dedicated BDO branch to assist Julie's Bakeshop in its cash management needs.
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- A dedicated BDO branch to assist Julie's Bakeshop in its cash management needs.

Our banking and cash management solutions help Julie's Bakeshop to manage its cash flow, improve its cash management, and improve its cash management.

For more information, contact your BDO branch or call 1-800-888-8888.



FRIDAY, JULY 4, 2008

# Banking for RP's modern-day heroes

**WHO ARE THE PHILIPPINES' modern-day heroes in the "bagging" business?**

Some would say that it would be the overseas workers who are boosting our flagging economy through their dollar remittances. Others would say that they are the underpaid public school teachers who continue to shape young minds amid the lack of school materials and facilities. While for some, the "bagging heroes" are the grassroots entrepreneurs who serve as the backbone of the economy—bringing in employment opportunities to millions and providing basic

goods and services for the masses.

The concept of a "bagging hero" may differ from one person to another. But for the First Country Bank (FCB), it is defining its mission and support to the modern-day heroes of our country through the microfinance.

"First Country Bank leads the modern-day heroes of our country. They are the multi-scale entrepreneurs, teachers, veterans, overseas workers and retired employees who continue to serve in making their community and their lives better. We are here to support and assist them

through the various services and packages offered by First Country," said Robinson Rios, general manager of FCB.

Founded in 1989 by former Department of Education Undersecretary Dr. Alexander Villalobos-Coronado, FCB has proven that it can take an aggressive stance in the microfinance sector, with its officers hearing in 2007 that only a microfinance bank truly dedicated to the masses can help improve people's lives. With this, FCB recently launched its "Bagging Heroes" loan programs which are tailor-fit to provide for the financial needs and jump start the entrepreneurial spirit of a modern-day hero whether they are business owners, OFWs, professionals, market vendors, students, etc.

"We want to make a difference in society by providing loans and assistance to borrowers especially in the marginalized members of our society, who otherwise would have difficulty being served by bigger banks," she added.

The "Bagging Heroes" loan program has six packages: Microfinance for Women, Livelihood Program, Small Teachers' Loan Program, Business Loan Program, Business

Loan Program, Academic Loan Program and Corporate Salary Loan Program.

The Bagging Heroes Microfinance for Women are loans to groups of women micro-entrepreneurs using the Business Bank microfinance methodology of group lending. Low-income market vendors and other micro-entrepreneurs group themselves to form a circle in order to avail of microloans. This package is suitable for women and micro-entrepreneurs who need cash flow to finance their livelihood. And for those who have loans in the business for at least two years and need bigger loans to finance their business, FCB is offering a Bagging Small Livelihood Program.

On the other hand, the Bagging Heroes Academic Loan Program gives eligible public elementary and high school students the opportunity to have a livelihood or fund an urgent financial need. These personal loans extended to public school students which is a microfinance program that involves practically 100-percent collection through automatic salary deduction. FCB services thousands of teachers nationwide. For teachers, FCB offers the Bagging Heroes Teacher Loan Program, a multipurpose loan offered to teachers at an affordable rate and with easy repayment. This would be a huge relief to them especially those who need short-term loans for personal needs such

as the purchase of school uniforms or home renovation, or for livelihood purposes.

The Bagging Heroes Professional Loan Program is tailored to the PMDA (Philippine Medical Association) Officers Pension Credit Program. It is open to members of the Armed Forces of the Philippines or their family members. Pension benefits are extended to FCB for 300-percent collection.

The Bagging Heroes Corporate Salary Loan Program is for employees of government and non-government companies. It is an automatic salary deduction program ensuring 100-percent collection, but open to other sources to other salary loans to their employees.

The Bagging Heroes loan programs of FCB have greatly benefited thousands of borrowers who otherwise wouldn't be welcomed by bigger banks. Here too, such affordable interest and cheap, fast loan packages are a much better and cheaper alternative to money lenders, finance companies and loan sharks that charge double, triple and even many times more. The Bagging Heroes as long as it takes up to 12 months to as long as three years, depending on the package.



**PMDA Officers** are extended a huge business.

age. The amounts can be as small as P2,000 or micro-loans as small as P1,000 for teachers. FCB also offers larger loan amounts for commercial loans, and also. "With the Bagging Heroes loan packages, we want FCB to become a major player in the microfinance banking industry. We would not just provide microfinance livelihood loans but also uplift the lives of people, promote business in the community and help boost our economy in the long run."

For inquiries on FCB programs and loan packages, call 8877281 or 8877115, or visit the website at [www.fcbbank.org/firstcountry](http://www.fcbbank.org/firstcountry).



**Small micro-loans** can help a growing business with the help of FCB's loan programs.

## Meat and fish processing seminar set

**LEARN TO PROCESS MEAT AND FISH AND THEN TASTE IT.** The Cebu Business Development Program will conduct a one-day seminar on meat and fish processing. The seminar will be held at the Hotel Building, 21 Plaza Drive, Bockerville, Cebu, on July 10, 2008, from 8:30 a.m. to 5 p.m.

Topics to be discussed are sourcing of materials and costs. Participants will get experienced how to make ham, chicken, sausage, Chinese sausage, corned chicken, chicken legs, longganisa, hotdog, fish ball, fish balls, fish fillet fish balls, etc. There will be a cooking competition. Participants will receive a certificate of training after the seminar. Lunch and snack will be provided for all participants.

For questions call 836-7362.

## Horizontal marketing: Guru's latest buzz word

From page 1

you want yourself to be, but rather something that you are as an implication of how the consumers perceive your brand.

Q: It is a new concept. Can you explain what you try to fit all the target markets of the same time?

A: The small targeting approach is viewed in a way of consumers. That is, I think the small target market has become irrelevant in this new business landscape. It is the era of horizontal marketing, personal marketing has become increasingly important. After building the right community, the marketer must confirm which community is profitable. So this is a significant change. From what used to be "targeting the customer" now it is "confirming the community."

Q: If there is one thing that is a must-do for marketing executives, what would it be?

A: Old marketing practices may no longer be relevant. Consumers are increasingly becoming highly educated marketers. Marketing approaches. They may be the communication activities that you conduct in promoting activities rather than communication activities. One thing marketers should do is to focus on the technology you are using because you are becoming more and more connected, so marketers should follow the connection platform consumers use to have

access to consumers.

Another thing is that, it is essential for marketers to select customers as the target market. The marketer should select who buy products and services from you are individuals, people and families. That's why what is important is that your marketing approach should be horizontal. In this case, what you need is to engage with customers in a horizontal, experiential and contextual way by using technology platforms such as Internet, mobile phone, in order for you to create the homogeneity of market that is connected, contextual and relational. That is the role of marketers in this new era of what I call New Wave Marketing.

Q: You have been in the Philippines and now know quite a lot about what is happening here. How would you say we should select our concepts of product marketing and a horizontal market?

A: I think the Philippines has as much as other in terms, culture and business. This has beautiful landscape and other resources that are available. In this horizontal market, I think the best way is for the Philippines themselves to market the growing country in the world by using technology platforms, especially the Internet with its web 2.0 applications as a tool that they help in communication with the country's own efforts.





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Since 1980, Corinthians Integrated Security, Inc. (CISI) offers a wide range of services to protect its clients' assets and ensure the safety of their employees.

To help the client reach its goals, BDO Lending offers the best financial solutions for its clients, including the following:

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# BUSINESS Friday

## Why product differentiation on senseless product attribute succeeds

**Q: WERE IN DIFFERENT RECOMMENDATIONS**  
the fine production and marketing of cooking oil, laundry detergent and selling of vehicles, banking and consumer, and importation and distribution of healthcare products. All of these are in mature markets where money and money consumers are all participating brands in any of the categories as commodities, as all the same.

Our most recent success stories "Executive Learning Lunch and Fellowship" took up this issue of product differentiation in a mature market. We don't have any speakers for this learning session. It's a free offering situation. There important things came out of this session and a full brain storming.

First, in each category we were told that our brand should go after a "product differentiation strategy". This seemed, in a mature market by definition, almost all relevant and meaningful product attributes for differentiation have been taken or even owned by some brand or brands had tried, what some to work it to differentiate on some senseless super or discount.

Two supposedly successful but real examples were cited. (These actually are more elderly folks in these sections than younger ones, and in the old, give old examples.) One was Colgate's campaign of way way back encouraging mothers to favor Colgate because leading it got to "putting a tiger in your tank." The second example was about the use of test techniques only taking lying on the bed or standing being the drive seat of a truck advertisement in some magazine or newspaper, in both cases, the message conveyed without "What the tiger got to do with gasoline quality?" or "What does any test do with quality books?"

Although several attempted, we could give a really convincing

explanation for the supposed success of that strategy of senseless product differentiation. Then all our colleagues suggested we write you and ask for your "Diagnosis and Rx."

A. We'll limit our diagnosis to product differentiation strategy. We will not reveal in case of the same extent of creative strategies for managing your brand in a mature market like the in example popular "Six Sigma Strategy" of Sun Chuan from HBSB. After all, your main concern is in understanding how "senseless product differentiation" can succeed.

### Product differentiation via highlighting

Consider first the aspects of senseless product differentiation, namely, irrelevant and meaningless product differentiation. Here is the central issue.

It's hardly a process of finding out some unsatisfied or inadequately satisfied consumer product value that's relevant to a suitable enough market segment.

There are two steps. The first step is to present to your consumers a lot of important product attributes and to ask consumers to rank the attributes from most down to least important. The assumption is that the differentiation that would matter to consumers is about what is important to them.

The second step is to ask consumers to rate the different major brands in the category on their individual important delivery or performance in each of the important product attributes. The attributes where a brand gets its highest rating is considered as the brand's core of perceived



### MARKETING Rx

Dr. Neil Roberts  
& Andy Roberts

**Product differentiation starts with finding out some unsatisfied consumer product value that's relevant to a sizeable enough market segment**

strength. Where its rated lowest is its area of perceived weakness.

Now look at the ratings of all the brands on each of the importance attributes. It is in these important attributes where everybody rates low or just average that you can discover a better product differentiation. The whole of brands are rated high in all the important attributes, that's where you get the situation you referred to as commodification. That's where consumers look at all of you in the same. That's where all brands believe that differentiation has become impossible and the competitive game has deteriorated to copying game.

### Satisfied attributes

It is true that differentiation is no longer possible when all brands have satisfied all important attributes.

The "sign in your tank" case and the other case of the six track vehicle

case will tell you that it's not true. These two cases illustrate a subtle product differentiation technique. What that technique does is to essentially introduce a new product attribute that the brand selling it can get consumers to learn. Here's how this technique does it.

The sign in your tank product differentiation case is designed to create that senseless, irrelevant differentiation attributes for the Colgate gasoline brand. Because the other gasoline brands at that time did not have the "senseless," "emotional" feeling among the available gasoline brands (as measured in statistics that this "senseless" attribute that is worthless having to do with gasoline. The statistical value of senseless product differentiation has been established and it being sold to large global consumer segments by Exxon, Mobil, consumer products like P&G, Unilever, Nestle, B&J, Colgate, Pampers, South Lee, and several others.

### Sense of senseless

An assessment makes sense of the senseless?

The two-track association case is generally what it is. Its seemingly arbitrary differentiating attribute (essentially differentiation based on a psychological law of association, Robert Cialdini in his best selling book, "The Psychology of Persuasion," explains what can happen in a track driver's meeting the track price ad. According to Cialdini, it is a well-repeated exposure to the ad that conditioning like this will take place. It is actually the reading monitor who will make sense out of that "senseless link." That brand of track vehicle con-

stantly features in its ad a very and usually that lady bends or on top of its brand will even persuade you that its brand is the driving this brand of track will make like usually as measure in these invisible six to ten.

Now the still happens today with its more sophisticated and sophisticated consumer? A current example will be insurance.

Let's take a local cream brand, Pampers. It's advertised in US glossy looking magazines as "Aqua-Moisture Skin Care" due with regular usage, "this stress relief, moisture a stronger, healthier more vibrant appearance." The recent M&A or asked his wife who brought Pampers what has made you get into with facial skin care and beauty. Apparently the wife had also asked the store's assistant whether this quest was when she bought it. Though she did not get a satisfactory explanation, she still bought because "it was very different." After reluctantly trying Pampers for several days, she was convinced to believe that it's the moisture in Pampers that makes "my more than 60-year-old facial skin softer, healthier and more vibrant looking." That's the consumer psychology of "domestic." What's left unsatisfied or unsatisfied, the consumer explains and explains.

In their the light you were also actually, we just use explanation but not in class explanation. All appearing in consumer "psychic logic" that's far from the American and their business logic of learned in college.

Back to the issue of all of our readers is any solution to come out of it, or in the Best of Market (which is in the Best of Market), Greenleaf & Market, bring a sign of this column to get a discount on our book. Keep your questions coming. Send them to us at Market (greenleaf@hp.com, not God bless!

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## Trendspotting: belts for every age

BE SOON AS GABRIEL BARRERA OF "The Last Day" appeared on screen and a subtle, barely-there belt was visible.



Apples' Pickings

Backstage, actresses wearing a belt. Backstage, actresses wearing a belt.

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ENTRADA Celeste

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Special Performance by the Musical Trio

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Free with Library  
Special Performance by the Musical Trio

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July 4-5, 2008  
Musical Trio  
Special Performance by the Musical Trio

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Special Performance by the Musical Trio

**Parade for Fun**

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Grand Spectacular Pyrotechnic Display  
Special Performance by the Musical Trio

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<b>Brown and Holey</b> P207.50	<b>Underwood</b> P67.90	<b>Kraft</b> P165.50	<b>Lady's Choice</b> P68.20	<b>HALLS</b> P20.00	<b>ENSURE</b> P1,369.90	<b>Swiss Miss</b> P29.90	<b>Eden</b> P17.00
<b>Savesto</b> P152.50	<b>Nivea</b> P286.90	<b>Bertoli</b> P194.75	<b>Kraft</b> P163.30	<b>Good</b> P19.50	<b>Knorr</b> P186.32	<b>Kleenex</b> P67.75	<b>Kraft</b> P163.75
<b>Blackberry</b> P30.15	<b>I-Ju</b> P23.80	<b>Subway</b> P17.75	<b>French's</b> P22.75	<b>Lighter Square</b> P44.25	<b>Eden</b> P17.00	<b>Kraft</b> P163.75	<b>Eden</b> P17.00
<b>Century</b> P26.20	<b>Argentina</b> P25.50	<b>Libby's</b> P25.90	<b>Canada's</b> P135.90	<b>Great Taste</b> P54.80	<b>Zest-O</b> P30.00	<b>Colin</b> P19.75	<b>Ariel</b> P22.75
<b>Colgate</b> P35.00	<b>Bathery</b> P11.50	<b>Sanicare</b> P19.00	<b>Surf</b> P16.75	<b>Bayer</b> P36.40	<b>Del</b> P11.15	<b>Ariel</b> P22.75	<b>Ariel</b> P22.75

<b>Blue Bonnet</b> P215.00	<b>Mrs. Smith's</b> P431.50
<b>Fleischmann's</b> P185.00	<b>Sara Lee</b> P231.50
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# White is all you need

1 item (boyfriend's white shirt), 5 ways



**REVISED shorts, P.140; yellow top, P.148**  
 Photography: Nicola Ceccani  
 Styling: Nina Tassi for *Elle* (P.140-141)  
 Makeup: Roberto Perini for *Elle* (P.140-141)  
 Hair: Raymond for *Elle* (P.140-141)  
 Models: Clara G. (P.140-141) and  
 Claudia and Francesca Basso Republic

**PURE, FRESH, FRESH:**

Sometimes, a crisp white shirt is all you need. Whether it's a sunny day or a cloudy one, this fashion staple will never fail your personal style.

A closer to every suitcase this classic piece that is versatile in more ways than one you imagine. All you need is to find the perfect piece to pair it with and voilà!

From casual to formal, every thing is cool, done and done with a plain white shirt. We can't go wrong with this look on your dress.

• **Beats away-hatred:** all that perfect sun and endless summer with a white shirt for a more sophisticated look on the beach. Simply around or draped it, either way looks lovely.

• **Shopping spree—**a day at the mall calls for fashion and fun. Shop all you drop in a plain white shirt paired with a hotbedroom shirt. Accurate with a denim belt and you're good to go. Oops, don't forget that bag, it's shopping day!

• **The workday—**everyone needs a clean-cut look a long time. No all need the time to lounge around and play. Layer a white shirt and a light-colored blouse paired with shorts to ease upon this hot-filled day.

• **Little black dress—**whether it's a dinner date or a night full of romance at your favorite bar, sophistication is in when a white shirt is layered with an LBD. Add a belt to show off your sexy silhouette and never go with one piece. An LBD and a classic white shirt—with two styles, who can possibly go wrong?

• **Down to business—**at a meeting where you are in some business a white shirt, not paired apart from the rest by layering it with a dark-colored blazer. To add to that, pair it with a printed skirt. Spice up your office wardrobe. After all, work should be exciting and inspiring just like your clothes.

• **Ground and level—**arriving in a house being white shirt at home, in the comfort of your bed. You have got to admit, it doesn't get better or better than this.

E-mail the author at [julian@lifestylemagazine.com](mailto:julian@lifestylemagazine.com) or

**Mabuhay!**



**Janet J. Epperson**  
 Lifestyle Fashion



White shirt, P.100

smart is the new sexy

**PARISIAN**

50

SW

**BLACK dress, P.100;**  
**white belt, P.100;**  
**white shirt, P.100**



**SHIRT, P.100; skirt, P.100;**  
**belt, P.100; shoes, P.100**



**BLACK shirt, P.100;**  
**printed skirt, P.100;**  
**belt, P.100;**  
**shoes, P.100**



**SHIRT, P.100; skirt, P.100;**  
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## GOINGS ON

## Jed Madela sings for special kids

JED MADELA will perform in a special benefit concert for at-risk children of Angelenos Friday night at July 11, 8 p.m., at the Philharmonic Theatre, United Nations Ave., Manila. Performing with Madela is Brian Escudero.

For 28 years now, Angelenos Performing Arts provided a venue for at-risk children to express their mental disabilities as well as their talents and talents. Madela has performed not only within the state but also in other states, including California and Canada.

For concert tickets, call Ticketmaster at 800-888-8888 or go to ticketmaster.com. 800-888-8888.

## Classic Italian fare

Enjoy some classic Italian recipes and a variety of world pasta cooking tips in the new book, *Classic Italian Pasta*, July 5, 8 a.m. to 2 p.m. Become skilled at cooking a variety of classic pasta dishes such as Linguine, Cavatelli, Putanesca, Carbonara, Aglio Olio, Ravioli and Homemade Ravioli. Booked by the author, Susan Fennell, will be available for purchase at the event.

Learn how to create a variety of art in the new book, *Classic Italian Pasta*, July 5, 8 a.m. to 2 p.m. at the author's workshop on Fundamentals of Pasta Cooking. Booked by the author, Susan Fennell, will be available for purchase at the event. Booked by the author, Susan Fennell, will be available for purchase at the event.

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"Now with inches off my waist, pounds off my weight, and my clothes several sizes smaller..."

**guys simply can't guess my real age!"**

(Authentic customer statement, March 20 and April 2008)

Feel like you've just stepped out of a magazine's fashion spread, with all the right curves, and toned in all the right places? Zunic fulfills your deepest body dreams...today.

A lady who has just discovered her own designer body exclaimed, "All the treatments were effective in reducing the required timeframes within the given time frame, with only 2 treatments, in 3 hours!"

A male client, who has been going to the gym since 2001, finally reached his goal with the help of Zunic. "Through the expert coaching and the using treatments, I finally hit the goal I wanted!"

Zunic removes unwanted fat faster and safer—without exercise, dieting, pills, injections, or painful surgery. Using the latest slimming technologies brought about by research, Zunic is a safe and the most effective, visible (and measurable) results are delivered in as little as 30 minutes.

So that what can take weeks or months using other slimming methods, happens quicker and more comfortably at Zunic.

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&

**Kids of Bayo**

**JULY 1- JULY 15, 2008**



APPROACH: Karpman, M. and John S. Ralston, and Richard Young.



HFD. Brian, Herle Florida, Flamingo and Tropic, Caguana Standing, Ed Florida Star, Beter, Jayson, Bong and Mike Brian, Tami Cuervo, Buddy Cuervo, Beter and John, Brian.

Good news: Popper's Bar & Bottle Bar, Diego, is a



PHOTO: JEFFREY M. HARRIS

## Nocom's classics with modern silhouette



**CLASSIC** single-breasted slim lapel jacket and matching trousers with a subtle patterned shirt and a striped tie.

**JIM DISCHER**, **ARTIST**  
Nocom has released his latest corporate menswear collection, which takes into consideration the 70s style, power play and the cut more often associated with the corporate world. At a time when image is everything, it is important to be dressed for the part.

"Classic with a modern silhouette, tailored and refined elegance" are the words Nocom uses to describe his latest collection. His only have a refined, casual elegance. Much attention is given to details to

achieve the right look. The blue and brown jackets are best with narrow lapels for a more elegant look that goes on well with slim ties. Good styling details such as collars and cuffs give clients a modern, clean and crisp look. The modern's new look is slim, tailored, modern, in proportion of striped and tailored patterns.

The modern Nocom corporate collection is available at the Nocom Store department of all Nocoms.



**CLASSIC** double-breasted jacket with matching trousers and a striped tie.



**BLACK** single-breasted slim lapel jacket with matching trousers and a striped tie.



## Black is still 'the new black'

WITH ALL THE GURGLING THAT black is trendy and sexy, the resurgence of black as the color of fashion, black is the color of power, which is why the color is so popular. Black is so popular because it is so versatile and it is so easy to wear. Black is so popular because it is so versatile and it is so easy to wear.

It is the recently concluded Philippine Fashion Week 10, it is now known, the SNE Convention Center, local designers proved that black is worthy of being put against the world's best in this season of black. Black is so popular because it is so versatile and it is so easy to wear. Black is so popular because it is so versatile and it is so easy to wear.

On its 10th year of increasingly providing a venue for showcasing the Philippine designer's artistry for local, the Philippine Fashion Week has launched the season of black. Black is so popular because it is so versatile and it is so easy to wear. Black is so popular because it is so versatile and it is so easy to wear.



**DESIGNER** Miki Dula, Liza River, Orla, Pampanga, Rizal, Laguna, Cavite, Quezon and Metro Manila, is showcasing black. Black is so popular because it is so versatile and it is so easy to wear. Black is so popular because it is so versatile and it is so easy to wear.



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## Dawn Zulueta's fab shopping finds

**THE** FAB shopping finds of Dawn Zulueta, the actress, are the latest in the line of her shopping finds. She is the latest in the line of her shopping finds. She is the latest in the line of her shopping finds. She is the latest in the line of her shopping finds.

The best part of shopping is "the hunt" itself. Whenever she has the chance, Dawn Zulueta has been shopping at Robinson Department Store. She is the latest in the line of her shopping finds. She is the latest in the line of her shopping finds.

A woman who loves to shop, Dawn Zulueta has been shopping at Robinson Department Store. She is the latest in the line of her shopping finds. She is the latest in the line of her shopping finds. She is the latest in the line of her shopping finds.

When shopping, Dawn Zulueta has been shopping at Robinson Department Store. She is the latest in the line of her shopping finds. She is the latest in the line of her shopping finds. She is the latest in the line of her shopping finds.

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## Drink milk tea to put you in good mood

**DRINK** a cup of milk tea to put you in good mood. Milk tea is so popular because it is so versatile and it is so easy to wear. Milk tea is so popular because it is so versatile and it is so easy to wear.

The reason why milk tea is so popular is because it is so versatile and it is so easy to wear. Milk tea is so popular because it is so versatile and it is so easy to wear. Milk tea is so popular because it is so versatile and it is so easy to wear.

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"The reason why milk tea is so popular is because it is so versatile and it is so easy to wear. Milk tea is so popular because it is so versatile and it is so easy to wear. Milk tea is so popular because it is so versatile and it is so easy to wear."

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# Register Now and Join the

# Fit & Fun



## 5KM WELLNESS BUDDY RUN

July 27, 2008, 6:00AM, Fort Bonifacio, Taguig

**At Stake:**  
Trip for 2 to  
Shangri-La  
Mactan Cebu  
Plus a Chi Spa  
Treatment

Running  
Buddies must  
**START** and  
**FINISH**  
together

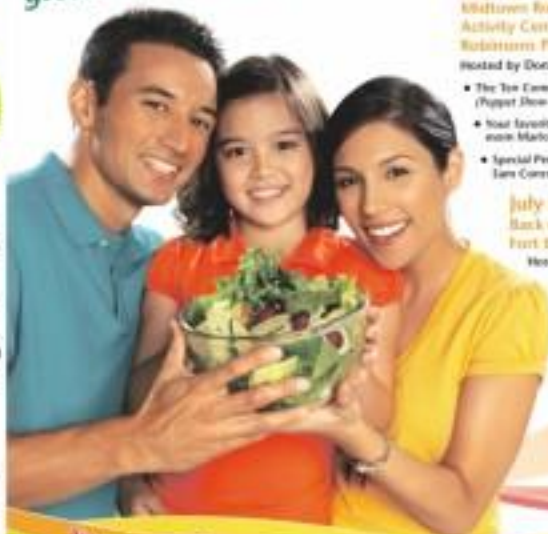


## Robinsons Supermarket

# The Wellness and Nutrition Festival

July 1-31, 2008

Enjoy a healthy lifestyle with  
great deals and fun activities!



**July 19 (Saturday, 2PM)**

Midtown Robinsons Activity Center,  
Robinsons Place Manila

Hosted by Sam Ohi

- Belly Dancing with Jil Naga-Cristologo of Peak Performance
- Health secrets for all ages with Derek Ramsey, Cory Quirino and Olin Lim
- Belly Kelly the Musical by Unleash

**July 20 (Sunday, 2PM)**

Midtown Robinsons  
Activity Center,  
Robinsons Place Manila

Hosted by Dorita Rose

- The Ten Commandments of Health (Puppet Show on proper nutrition)
- Your favorite foods with celebrity execs Maribel Lazo-Pangilinan
- Special Performances by Sam Concepcion

**July 27 (Sunday)**

Back of NBC Tent,  
Fort Bonifacio

Hosted by Paolo Alvarez



- Cool down with Fitness First workout demos

July 27, 2008  
Sunday  
Back of NBC Tent,  
Fort Bonifacio, Taguig  
Assembly: 5:00 a.m.  
Race Start: 6:00  
a.m.

**ENTRY FEE:**  
PHP 500 for  
each pair of  
Running Buddies  
including  
singlets

Register now at these Robinsons Supermarket branches: Midwood, Galleria, Commonwealth, Ermita, and the Forum, Pioneer. For a registration fee of P500 per pair, get a race pack which already includes two singlets for the race. All finishers will get a post bag and enjoy workout demonstrations by fitness experts with celebrity host Paolo Alvarez at the fun run.

Fit and Fun is part of the Wellness and Nutrition Festival, a month-long promo that offers discounts on healthy products and exciting events to loyal shoppers.

The Wellness and Nutrition Festival runs from July 1-31 at all Robinsons Supermarket branches.



For more information, visit [www.robsonsonline.com](http://www.robsonsonline.com) or call Robinsons Supermarket at 1-800-888-8888. \*Sponsored by Robinsons Supermarket. ©2008 Robinsons Supermarket Inc. All rights reserved. Robinsons Supermarket is a registered trademark of Robinsons Supermarket Inc. Robinsons Supermarket is a registered trademark of Robinsons Supermarket Inc. Robinsons Supermarket is a registered trademark of Robinsons Supermarket Inc. Robinsons Supermarket is a registered trademark of Robinsons Supermarket Inc.

See Space for Details

[www.robsonsonline.com](http://www.robsonsonline.com)





# LIFESTYLE

Contributing Editor Rita Francisco-Prieto

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Readers may request a free trial

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 Subject to applicable laws and regulations



## Achieve paths of enlightenment amidst hustle and bustle

With the paths of enlightenment radiating from the gardens at The Grand Water Malabon, it was inevitable there would be the heart of the country's premier business and lifestyle district.

This path is designed to be for you that your mind and soul from everyday worries. Breathe in, relax, and achieve inner peace.

One of the best ways to achieve this inner peace is to enjoy the view of the city from the top of the building. The Grand Water Malabon is a prime location for this. The building is a prime location for this. The building is a prime location for this.



FEDERLAND-ORIX  
 CONSTRUCTION

# BEAUTY Top 5 things to stay away from

Here's a 5-step formula to stay beautiful, youthful and healthful

**KNOCKOUT!**



Rita Francisco-Prieto

**LEE GONG**  
 as a diet but not drinking your favorite, that's how I am maintaining and working

**Soaking**  
 Soaking your feet in warm water is a great way to relax and soothe your feet. It's a great way to relax and soothe your feet.

**Skincare**  
 Skincare is a must for anyone who wants to stay beautiful. It's a must for anyone who wants to stay beautiful.

**Tanning**  
 Tanning is a must for anyone who wants to stay beautiful. It's a must for anyone who wants to stay beautiful.

**Just hair**  
 Just hair is a must for anyone who wants to stay beautiful. It's a must for anyone who wants to stay beautiful.

**Geometric shading**  
 Geometric shading is a must for anyone who wants to stay beautiful. It's a must for anyone who wants to stay beautiful.

**Pneumatic puls**  
 Pneumatic puls is a must for anyone who wants to stay beautiful. It's a must for anyone who wants to stay beautiful.

**Beauty**  
 Beauty is a must for anyone who wants to stay beautiful. It's a must for anyone who wants to stay beautiful.



AMERICA'S Next Top Model? Show the beautiful effects of the sun

# Fabuless Fair

Enjoy fabulous looks at fantastic prices in the Shopwise Health and Beauty Fair.



Pond's White Beauty Lightening Facial Foam 100g  
**P118.50** only



Garnier Light Whiten & Protect Moisturizing Cream 50ml  
**P284.05** only



Beio Essentials Pore Minimizing Whitering Face Wash 100ml  
**P125.90** only



Eskinol Classic Whitering Facial Cleanser 135ml  
**P37.75** only



Skin White Power Whitering Face Solution 30ml  
**P36.75** only



Nivea DNAge Zone Action 30ml  
**P550.75** only



From July 1-August 17, 2008, Shopwise is giving you a fabulous prompt! Visit the store and guess how much cash is in our Priceless chest or the value of any of our Health and Beauty showcases for a chance to become one of our fabulous winners!

For more information, visit [www.shopwise.com.ph](http://www.shopwise.com.ph)

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 The good life you can afford

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FRIDAY, JULY 4, 2008

## LIFESTYLE BEAUTY



BUTTERY soft eyes



BLIND to perfection



GOLD tips

# Try these new hot looks

**T**HIS CURRENT BEAUTY LOOKS ARE wearable, gorgeous and easy enough for anyone to do at home. The trick is looking inspired every time you focus on one part of the face at a time. As in fashion, you reveal some parts of your body and conceal others. You don't have it all at once.



Baked Beauty, Backstage Pass

The same applies here. You can't copy-paste your features if you think it all should stay as the same thing. You must apply make-up conservatively, giving each facial feature time to shine. Maximize your beauty potential with these beauty trends you have seen.

**Baked Beauty.** Conceal your eye with a golden concealer shade before breaking liquid liner or glue to the upper lash line as possible. Blend from the inner corner, toward the wing shape, then lift it. The wing lifts the eye and makes you look younger. Sweep an inner coat of mascara and go-on to the rest of the face. Across the cheeks by applying a heavy blush to the apples and a ruddy glow to match your lips. With such dramatic eyes, you wouldn't need to do much to the rest of your face.

**Glowing cheeks.** Use peach and berry tones in your palette with a strong glow. The glowing concealer on your under eye, oval, cheek, chin, and the apples of your cheeks to warm up the complexion. Sweep a heavy tone outside the apples to



Maximize your beauty by focusing on one part of the face at a time



GLOWING skin

add dimension to the cheekbones. Then straighten with a light berry gloss.

For the eye shadow on the eyes, use a base of cool eye shadow all over the lids, then smudge the top and inner of the eye with a white powder shadow. You can also line the bottom inner rim of the eye with white shadow. The white concealer brightens the eye and gives this sweet look an edge. Then add dimension to the top-lashes only.

**Baked nostrils.** Shape the nose tip when doing a red mouth. Glaze a smoky pencil that matches your red lipstick. For a perfect nose-line application, start at the base of the lips, then bring color over to the sides and use a subtle color. Glossy red lips are harder to maintain as they easily smudge the truth and inner line of the lip. Shape the cheekbones by brushing a neutral pink blush. Then line the eyes with a thin black liner. Work as close to the lash line as you can. This makes the lashes look fuller, as you don't need false ones. In finish-off, apply concealer.

Look for more beauty tips on the web at www.bakedbeauty.com

## My beauty secret? Vitamin C!

WILLIAMSON VILLAMORIN

Age 38  
Occupation: General Manager of Asia Airlines

Vitamin C is like our little beauty helper. It helps us to stay healthy and to stay young.

Vitamin C is a high antioxidant, which helps us to stay healthy and to stay young. It helps us to stay healthy and to stay young. It helps us to stay healthy and to stay young.

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Never underestimate the power of exfoliation.

## Get smooth, glowing skin

**H**ASTY, GLOWING skin is the ultimate accessory. It can make you look like a million dollars (and it can make you look like a million dollars).

It can make you look like a million dollars (and it can make you look like a million dollars). It can make you look like a million dollars (and it can make you look like a million dollars).

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Ruby Miao, Founder of the brand

Exfoliate. Healthy skin is never truly every day, but the product does not mean you are old. Exfoliate your skin by exfoliating once a week with a thick, creamy wash (not for use on face, neck or chest) and scrub on the areas that need attention. But remember, exfoliating should never hurt. If you have sensitive skin, it may be better to just skip this part.

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"I love this! It's the best I've ever used!"

Really good thing. PORTICO

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# Agreeable visual variety, brisk storytelling in 'Urduja'

FOR YEARS NOW, WE'VE been saying that producers are hoarding a full-length selection of film using Filipino animation, production people and voice actors. We know that local animation movie is talented lot, and it's not had much recognition of them working for top movie outlets in the United States, content men in key positions.

Urduja has local producers more heads to account to and artistic features, because of the huge capital involved and the likelihood that it would take years for them to cover their investment. This is because it takes money to build and more money to produce an animated feature, down back to subliminal digital animation sales longer to make than a live-action movie.

**Long-range thinking**  
 BUT we felt that, if only some of our producers decided to think long-range for a change, animated features were the way for them to go, because of the increased possibility of being able to sell their products abroad, since animated movies are better able to transcend the usual market boundaries and borders.

In addition, successful animated features can be shown again every five years or so, long as they are still pertinent for future generations. And, money can be made long after production, upon rerelease of the DVD and rerelease, in theaters.

In general, however, local producers haven't been enthusiastic about investing in their options. That's why we were glad to hear that MTV Entertainment Inc. had backed Urduja to first released feature, "Urduja." We heard it would be released in 2008. Right off, we were happy to support the production's role in the local industry and more help from the local market. Animated features are almost a century of years ago. The tradition of its potential character was also quite short, if it's derivative.

Even better, the movie's plot was quite riveting.

## VIEWFINDER

ANITA C. NUNE

Yes, it was sometimes perplexing because it tried to tell too many deeper characters and events, yet it involved a huge range of its narrative styles. But, we felt that the occasional confusion and confusion in terms of everything that was depicted, because the brisk plotting in helped regard it more decided, if not more so, as a (rather) intense war-movie.

There was an agreeable variety achieved in terms of cinema, mostly period features, some local films, some action, some comedy, some drama, some horror, some sci-fi, some fantasy, some thriller, some war, and the movie seemed to have a lot of variety in its style and genre, in other words, the director's taste was varied, but they were so expertly and so effectively affected that the story had its intended core.

## More plus points

We were that the movie seemed to be the character to emerge as a strong and well-defined, and yet being young woman, a good person to today's young-woman film. But the movie really says that the production people to achieve this didn't come off as either rushed or late.

In the end, however, "Urduja" ranks up more plus points than deficits, so it should be seen by the local industry to encourage the development of animated features in this country — eventually, for all the world to appreciate.

In particular, we were impressed with the film's "pilgrimage" sequence, in which the visual variety effect felt like the film and more like the pilgrim's journey. It was in this sequence that the film departed from its earlier style.

very unique "Impressions," and dramatic style of Filipino animation" work at its best, and more original. More of this, please.

## 'Back n'Rumble'

ON July 5 at the World Trade Center, the film will be shown.

at the "Back n'Rumble" event presented by MTV Footprint in cooperation with Dodge Magazine. Watch the band, their new members, live through a set of its songs at a Universal Studios Concert Championship (USC) match happens best!

### GREENHILLS CINEMAS

#### THEATRE-2011

1. **WANTED** (PG-13) 2. **GET SMART** (PG-13)

### PROMENADE

3. **WANTED** (PG-13) 4. **GET SMART** (PG-13) 5. **WANTED** (PG-13)

FOR TICKETS CALL 703-441-1111

## OPENS JULY 17

**I BELIEVE IN HARVEY KEITEL**

## SHANG CINEPLEX

1. **WANTED** (PG-13) 2. **GET SMART** (PG-13) 3. **WANTED** (PG-13) 4. **GET SMART** (PG-13)

FOR TICKETS CALL 703-441-1111

## DAUGHTRY

LIVE AT EASTWOOD CITY

July 25, 2008 - 8:00 PM

Get your tickets NOW!

## 6Cyclemind

July 4, 2008 - 8:00 PM

Get your tickets NOW!

## EASTWOOD CINEMAS

1. **WANTED** (PG-13) 2. **GET SMART** (PG-13) 3. **WANTED** (PG-13) 4. **GET SMART** (PG-13)

FOR TICKETS CALL 703-441-1111

## POWER PLANT

1. **WANTED** (PG-13) 2. **GET SMART** (PG-13) 3. **WANTED** (PG-13) 4. **GET SMART** (PG-13)

FOR TICKETS CALL 703-441-1111

## NOW SHOWING

### "GET SMART" IS THE PLEASANT SURPRISE OF THE YEAR.

**GET SMART**

## M M T A MOVIE GUIDE

Now Showing

<b>WANTED</b> PG-13 12:00, 2:00, 4:00, 6:00, 8:00, 10:00	<b>GET SMART</b> PG-13 12:00, 2:00, 4:00, 6:00, 8:00, 10:00
<b>WANTED</b> PG-13 12:00, 2:00, 4:00, 6:00, 8:00, 10:00	<b>GET SMART</b> PG-13 12:00, 2:00, 4:00, 6:00, 8:00, 10:00

## NOW SHOWING

### WALL-E

**WALL-E**





# LIVING Stars

Editor Brooke G. Velasco

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MEASURE AND SEE 2 TONES FAIRER\*



"I only trust  
**GARNIER Light**  
to make my skin  
visibly fairer."



#### FAT SUIT, CHECK...

...Anthemis, check... Reginal acts her age. Check out her in her series, GMA

#### YASMEN KURDI

FOLLOW THE "TO EAT" ADVICE OF NON-OLDS. I read "Unforgettable" by Carly von Ziegler, who is the same author of "Gossip Girl." It's a love story. It tells you that there are reasonable reasons your life does not get forgotten as you can learn on. I need to understand the kind of a situation. I really relate to the "G Girl" series. I also love "Unforgettable" by the same author. It's about a girl who keeps wondering for missing pieces, and how the cops with personal and professional problems, I also see myself in their heads.

Behind her: Digna A. Velasco



#### Books



#### RICA PERALDO

C. S. LEONIS IS MY FAVORITE. I EXCEEDED him for the way he writes. He writes in 2D. His book, "The Last Observed," is probably his best. He wrote it shortly after he lost his wife. It contains his conversations with God, his doubts, his faith. This is heavy reading. It gives me more to think about. I don't read it. It's very rare.

Behind her: Digna A. Velasco

**LIVE @ MEGAMALL**

## Jay-R

ALBUM LAUNCH

July 5 • Saturday • 6pm  
Event Center

# WELCOME HOME, PACMAN!

Mabuhay ka, Kapusong Manny  
sa natamo mong magkakambal na



THE FIRST FILIPINO TO WIN  
A LIGHTWEIGHT DIVISION TITLE  
THE FIRST ASIAN TO WIN  
FOUR BOXING WORLD TITLES

THANK YOU FOR CONTINUING TO MAKE US  
PROUD TO BE PINOY  
AND PROUD TO BE KAPUSO!

Samahan kami sa pagpulsong sa ating Pambansang Kamao  
sa isang homecoming special ngayong 10:30 nang umaga sa GMA









